

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Mik et al.

Group Art Unit: 3624

Application No.: 09/098,481

Filed: June 16, 1998

For: METHOD AND APPARATUS FOR
PROCESSING A CHARGE
APPLIED TO A FINANCIAL
ACCOUNTExaminer: WASYLCHAK, Steven
(703) 308-2848 /voice
(703) 872-9302 /faxAMENDMENT & RESPONSE
To the Non-Final Office Action
Mailed November 14, 2002 (Paper No. 18)

Attorney Docket No.: 98-017

CERTIFICATE OF TRANSMISSION / MAILING

I hereby certify that this correspondence is being facsimile
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Commissioner for Patents, Washington, D.C. 20231.

Dated: March 14, 2003 By:

Veronika S. Lelievre

Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

In response to the Non-Final Office Action mailed November 14, 2002 (Paper No. 18),
entry of the following amendment and consideration of the following remarks are respectfully
requested.RECEIVED
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GROUP 3600